



Oak Harbor
FREIGHT LINES
"Bringing Peace of Mind Since 1916"

Your 401(k) Plan at a Glance

When can I participate?	You can participate in the 401(k) Plan immediately upon hire, provided you are 18 years of age. You are eligible to receive Employer Matching Contributions following the completion of 90 consecutive days. You are eligible to receive Non-Elective Contributions on the January 1 or July 1 coinciding or next following the completion of one Year of Service.
How much can I contribute?	You can contribute Pre-Tax and/or Roth up to 100% of your pay into the Plan up to the annual IRS limits. For 2025 , the IRS limit is \$23,500 and if you turn ages 50-59 or 64 and older you can also make a \$7,500 "catch-up" contribution. If you turn ages 60-63 in 2025, your "special catchup contribution" is \$11,250 .
How much does my employer contribute?	Your employer makes a discretionary Matching Contribution equal to 100% on the first 5% of pay that employees contribute. Your employer may make a discretionary Non-Elective Contribution. You must have completed 1,000 hours of service and be employed on the last day of the Plan Year to receive any discretionary Non-Elective Contributions.
When do I own or become "vested" in contributions?	You are always 100% vested in your contributions to the Plan. Employer Contributions have a six year graded vesting schedule beginning at 20% after the completion of two Years of Service and increasing by 20% each year. You will be 100% vested in Employer Contributions after the completion of six Years of Service.
How is my account invested?	You can invest your account balance by choosing from a variety of investment funds offered through the Plan. The Plan offers funds with varying levels of risk and return potential for all types of investors. There are also 4 Asset Allocation Models. The default investment is an age appropriate Target Date Fund.
Can I take a loan?	You can borrow up to 50% of your contributions to your account not to exceed \$50,000 (see the Loan Policy in the SPD for details). You may have no more than one loan outstanding at a time.
Can I access my money while I am still working?	In addition to taking a loan from your account and hardship withdrawals under limited circumstances, when you reach 59 ½, your funds are available to you and you can withdraw the money for any reason with no penalty.
What happens to my account when I leave the company?	When you leave the company, you can leave your money in the Plan if your account balance is over \$7,000. You also have several options, including: <ul style="list-style-type: none">• Receiving your account as a single cash payment (Note: there will likely be penalties and taxes associated with this option)• Rolling your money into another qualified plan, including an IRA or a 401(k)/403(b) Plan offered by your new employer
Can I roll my previous 401(k) or 403(b) account into this plan?	Yes, your Plan can accept rollovers from other qualified plans. Please see your benefits manager or contact NWPS at 888.700.0808 or visit www.yourplanaccess.net/nwps for rollover forms.
Looking for more information?	To learn more about the provisions of your Plan, please see your Summary Plan Description (SPD). You can get a copy of your SPD by contacting your HR Department or by visiting www.yourplanaccess.net/nwps .
Default Login Information:	UserID: Social Security Number Password: Last 4 Digits of your Social Security Number Please contact NPWS if you are experiencing trouble logging in at 888.700.0808.

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